

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

<i>Item</i>	Outstanding as on Feb. 8, 2013	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2011-12	2012-13	2012	2013
	1	2	3	4	5	6
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	771.0	-14.2	22.4	-71.6	73.9	11.2
1.2 Borrowings from Banks	302.4	-19.8	-59.8	-16.8	-20.4	64.9
1.3 Other Demand and Time Liabilities	76.0	-7.6	30.2	14.5	31.5	-25.5
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	65,708.7	437.5	5,966.6	6,617.9	7,586.6	7,662.4
2.1a Growth (Per cent)		0.7	11.5	11.2	15.0	13.2
2.1.1 Demand	6,101.5	2.4	-483.8	-151.8	180.8	168.2
2.1.2 Time	59,607.2	435.2	6,450.4	6,769.7	7,405.8	7,494.2
2.2 Borrowings	2,132.0	65.6	512.1	67.4	577.9	306.4
2.3 Other Demand and Time Liabilities	3,919.6	-3.4	15.8	185.7	199.7	485.7
<b>3. Borrowings from Reserve Bank</b>	<b>177.1</b>	<b>-69.7</b>	<b>-8.5</b>	<b>89.5</b>	<b>11.9</b>	<b>135.2</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>3,244.1</b>	<b>-316.6</b>	<b>104.0</b>	<b>-349.9</b>	<b>166.7</b>	<b>-355.0</b>
4.1 Cash in hand	403.6	-39.0	37.6	42.3	46.1	62.5
4.2 Balances with Reserve Bank	2,840.5	-277.5	66.4	-392.2	120.5	-417.5
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	779.0	-2.4	99.9	72.5	166.4	117.7
5.2 Money at Call and Short Notice	182.2	-35.8	-11.5	-50.6	-1.2	27.7
5.3 Advances to Banks	88.6	12.3	-78.0	-47.3	-13.7	40.9
5.4 Other Assets	681.5	13.1	104.7	-22.4	270.5	-113.9
<b>6 Investments</b>	<b>19,973.8</b>	<b>310.1</b>	<b>2,305.8</b>	<b>2,595.9</b>	<b>2,601.2</b>	<b>2,651.8</b>
6.1a Growth (Per cent)		1.6	15.4	14.9	17.7	15.3
6.1 Government Securities	19,952.6	315.3	2,320.6	2,602.4	2,614.7	2,660.6
6.2 Other Approved Securities	21.1	-5.2	-14.8	-6.6	-13.5	-8.8
<b>7 Bank Credit</b>	<b>50,999.0</b>	<b>486.8</b>	<b>4,406.5</b>	<b>4,880.5</b>	<b>5,949.4</b>	<b>7,171.8</b>
7.1a Growth (Per cent)		1.0	11.2	10.6	15.7	16.4
7a.1 Food Credit	1,087.3	30.3	173.0	274.3	175.8	271.5
7a.2 Non-food credit	49,911.7	456.5	4,233.5	4,606.2	5,773.7	6,900.2
7b.1 Loans, Cash credit and Overdrafts	49,132.4	503.6	4,306.2	4,772.6	5,756.8	6,886.1
7b.2 Inland Bills – Purchased	229.1	0.1	22.9	65.7	25.0	71.8
7b.3 Discounted	1,004.5	-0.4	48.1	24.7	137.9	157.7
7b.4 Foreign Bills – Purchased	207.5	1.3	-1.6	-4.2	3.1	23.3
7b.5 Discounted	425.6	-17.9	30.9	21.7	26.7	32.9